

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

4 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Frank V. Federico, Jr.
Cathy J. Federico

Case No.: _____

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original
☐ Motions Included

☐ Modified/Notice Required
☐ Modified/No Notice Required

Date: September 1, 2021

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JRS Initial Debtor: FVF Initial Co-Debtor CJF

Part 1: Payment and Length of Plan

- a. The debtor shall pay 2,000.00 Monthly to the Chapter 13 Trustee, starting on October 1, 2021 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Joel Spivack, Esquire	Attorney Fees	3,000.00
Internal Revenue Service	Taxes and certain other debts	18,664.61
State of New Jersey	Taxes and certain other debts	2,277.66

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
First Bank NJ
Quicken Loans
Quicken Loans, LLC

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
George and Shannon Probasco	0.00	Tenant Lease - expires 9/30/2021 - expected to renew Monthly payments: \$0.00	NO Arrearage	0.00
Nissan Motor Acceptance Corp/Infiniti	0.00	Lease Monthly payments: \$603.56	NO Arrearage	0.00

Raymond Thomas Guinn	0.00	Tenant Lease expires 9/30/2021 - expected to renew Monthly payments: \$0.00	NO Arrearage	0.00
Toyota Financial Services	0.00	Lease Monthly payments: \$677.00	NO Arrearage	0.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 1, 2021

/s/ Frank V. Federico, Jr.
Frank V. Federico, Jr.
Debtor

Date: September 1, 2021

/s/ Cathy J. Federico
Cathy J. Federico
Joint Debtor

Date September 1, 2021

/s/ Joel Spivack, Esquire
Joel Spivack, Esquire
Attorney for the Debtor(s)

In re:
Frank V. Federico, Jr.
Cathy J. Federico
Debtors

Case No. 21-17001-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 21, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	Frank V. Federico, Jr., Cathy J. Federico, 7417 Rudderow Avenue, Pennsauken, NJ 08109-2937
519327999	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519299731	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519299732	+ Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519299745	+ Citizens Bank/fm, 121 South 13th Street, Lincoln, NE 68508-1904
519302326	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519299750	+ First Bank NJ, 2465 Kuser Road, Suite 101, Trenton, NJ 08690-3310
519299751	+ First Bank NJ, 1395 Yardville - Hamilton Square Road, Hamilton, NJ 08691-3390
519299753	+ George and Shannon Probasco, 4326 Finlaw Avenue, 2nd Floor, Pennsauken, NJ 08109-2944
519299754	+ George and Shannon Probasco, 4326 Finlaw Avenue, Second Floor, Pennsauken, NJ 08109-2944
519314923	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519299757	+ John J. Sheerin, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299758	+ John J. Sheerin, Esq., Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299760	+ Lincon, LLC, 7417 Rudderow Avenue, Pennsauken, NJ 08109-2937
519299761	+ Little Lake Lending, ATTN: ZenResolve, 11021 N. Tatum Blvd., Ste 300, PMB 9612, Phoenix, AZ 85028-3010
519299762	+ Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519299763	+ Makes Cents, Inc. dba MaxLend, PO Box 639, Parshall, ND 58770-0639
519299764	+ Mullooly, Jeffrey, Rooney et al, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299765	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519299769	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48266-0001
519299770	+ Radius Global Solutions, 500 North Franklin Turnpike, Suite 200, Mail Code 747, Ramsey, NJ 07446-1160
519299771	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519299772	Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
519299773	+ Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
519299775	+ Raymond Thomas Guinn, 4326 Finlaw Avenue, First Floor, Pennsauken, NJ 08109-2944
519299776	+ Raymond Thomas Quinn, 4326 Finlaw Avenue, 1st Floor, Pennsauken, NJ 08109-2944
519299778	Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
519299777	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363
519299780	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519299779	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
519310944	+ State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
519314156	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519299788	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519299783	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519299787	The Home Depot, PO Box 689147, Des Moines, IA 50368-9147
519299786	+ The Home Depot, ATTN: Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
519299789	+ US Small Business Administration, SBA Disaster Loan Service Center, 2 North 20th Street, Suite 320, Birmingham, AL 35203-4002

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 21, 2021

Form ID: pdf901

Total Noticed: 73

smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519302925	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 21 2021 20:21:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519299734	Email/Text: legal@arsnational.com	Oct 21 2021 20:21:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
519299733	Email/Text: legal@arsnational.com	Oct 21 2021 20:21:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
519299735	Email/Text: cms-bk@cms-collect.com	Oct 21 2021 20:21:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
519299736	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 21 2021 20:30:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519309688	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 21 2021 20:30:12	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519299742	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 21 2021 20:30:12	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519299743	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 21 2021 20:30:12	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519299744	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 21 2021 20:30:07	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519299746	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 21 2021 20:21:00	Comenitybank/Jared, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
519299748	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 21 2021 20:30:12	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519310305	Email/Text: bnc-quantum@quantum3group.com	Oct 21 2021 20:21:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519302494	Email/Text: mrdiscen@discover.com	Oct 21 2021 20:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519299749	+ Email/Text: mrdiscen@discover.com	Oct 21 2021 20:21:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519299752	Email/Text: bk@freedomfinancialnetwork.com	Oct 21 2021 20:21:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
519299747	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 21 2021 20:21:00	Department of the Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030
519299737	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 21 2021 20:30:15	Chase, 800 Brooksedge Blvd, Westerville, OH 43081
519299738	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 21 2021 20:30:10	Chase, ATTN: Correspondence, Dept/Bankruptcy, PO Box 15919, Wilmington, DE 19850
519299740	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 21 2021 20:30:10	Chase, Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548
519299739	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 21 2021 20:30:10	Chase, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298
519299741	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 21 2021 20:30:10	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519309348	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 21 2021 20:21:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 21, 2021

Form ID: pdf901

Total Noticed: 73

519299759	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 21 2021 20:21:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519302056	Email/PDF: resurgentbknofications@resurgent.com	Oct 21 2021 20:30:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519299766	+ Email/Text: bnc@nordstrom.com	Oct 21 2021 20:21:03	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519299767	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2021 20:21:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
519328641	Email/Text: bnc-quantum@quantum3group.com	Oct 21 2021 20:21:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519324741	Email/Text: bnc-quantum@quantum3group.com	Oct 21 2021 20:21:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519299768	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 21 2021 20:21:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519299781	+ Email/PDF: gecsed@recoverycorp.com	Oct 21 2021 20:30:11	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519300141	+ Email/PDF: gecsed@recoverycorp.com	Oct 21 2021 20:30:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519299782	+ Email/PDF: gecsed@recoverycorp.com	Oct 21 2021 20:30:10	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519299784	Email/Text: bankruptcy@td.com	Oct 21 2021 20:21:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 E, Cherry Hill, NJ 08034
519299785	Email/Text: bankruptcy@td.com	Oct 21 2021 20:21:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519320632	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519299755	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
519299756	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519324357	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519299774	*+	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 21, 2021

Form ID: pdf901

Total Noticed: 73

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Joel R. Spivack	on behalf of Joint Debtor Cathy J. Federico joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
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TOTAL: 3